

Statement of Condition
New Jersey Chartered Savings And Loans
(in thousands of dollars)

	Dec 2007	Dec 2006	Dec 2005
NUMBER OF INSTITUTIONS	4	7	7
ASSETS			
Total Cash & Due from Dep Inst	131,961	140,082	111,880
Investments *	988,717	1,519,435	1,633,749
Total Loans & Leases	2,010,542	2,514,208	2,293,293
Allowance for Ln & Lse Losses	10,195	12,437	12,796
Premises & Fixed Assets	31,167	44,453	44,413
Other Real Estate Owned	686	200	0
Goodwill and Other Intangibles	0	568	470
Other Assets	94,532	95,150	92,558
Total Assets	3,247,410	4,301,659	4,163,567
LIABILITIES AND CAPITAL			
Total Deposits	2,368,629	3,196,816	3,087,031
Borrowings	484,927	544,886	538,193
Other Liabilities	14,069	19,037	18,591
Total Liabilities	2,867,625	3,760,739	3,643,815
Total Equity Capital	379,785	540,920	519,952
Total Liabilities & Equity Cap	3,247,410	4,301,659	4,163,767
RATIOS			
Net Interest Margin	2.35%	2.52%	2.93%
Return on Average Assets	0.49%	0.56%	0.78%
Return on Average Equity	4.19%	4.43%	6.19%
Total Loans/Total Deposits	84.88%	78.26%	74.29%
Loss Allowance to Total Loans	0.51%	0.49%	0.56%
Nonperforming Loans/GL	0.28%	0.13%	0.13%
Net Charge-Offs to Total Loans & Leases	0.01%	0.01%	-0.02%
Core Capital/Adjusted Total Assets	11.79%	12.59%	12.51%
Risk-Adjusted Capital Ratio	21.88%	26.36%	27.09%

* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale Agreements, and Trading Account Assets.